

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JEFFREY T. ESPOSITO  
HELEN J. ESPOSITO  
Debtor(s)

Case No. 19-10915-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2019.
- 2) The plan was confirmed on 07/10/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$62,155.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,512.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$93,430.00
Less amount refunded to debtor	\$604.30

**NET RECEIPTS: \$92,825.70**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,047.32
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,547.32**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	6,148.00	17,965.73	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,314.00	2,401.13	2,401.13	2,401.13	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,109.00	3,254.41	3,254.41	3,254.41	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	3,255.00	5,776.61	5,776.61	5,776.61	0.00
CAPITAL ONE NA	Unsecured	161.00	189.29	189.29	189.29	0.00
CAPITAL ONE RETAIL SERVICES	Unsecured	1,303.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,775.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,860.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	87.00	NA	NA	0.00	0.00
EAGLE ONE FEDERAL CREDIT UNIOI	Unsecured	3,255.00	NA	NA	0.00	0.00
EAGLE ONE FEDERAL CREDIT UNIOI	Unsecured	1,932.00	NA	NA	0.00	0.00
EAGLE ONE FEDERAL CREDIT UNIOI	Unsecured	1,176.00	NA	NA	0.00	0.00
EAGLE ONE FEDERAL CREDIT UNIOI	Unsecured	1,060.00	NA	NA	0.00	0.00
FIRST HERITAGE FINANCIAL LLC	Secured	82,895.00	81,438.74	0.00	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	NA	3,950.83	3,950.83	3,950.83	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	3,123.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	5,057.02	5,057.02	5,057.02	0.00
MERRICK BANK	Unsecured	4,122.00	5,970.15	5,970.15	5,970.15	0.00
PHILADELPHIA GAS WORKS	Unsecured	NA	175.41	175.41	175.41	0.00
PHILADELPHIA LETTER CARRIERS F	Unsecured	NA	1,438.40	1,438.40	1,438.40	0.00
PHILADELPHIA LETTER CARRIERS F	Unsecured	NA	5,891.83	5,891.83	5,891.83	0.00
PHILADELPHIA LETTER CARRIERS F	Unsecured	3,444.00	NA	NA	0.00	0.00
PHILADELPHIA LETTER CARRIERS F	Unsecured	1,945.00	NA	NA	0.00	0.00
PHILADELPHIA LETTER CARRIERS F	Unsecured	64.00	NA	NA	0.00	0.00
PHILADELPHIA PARKING AUTHORIT'	Unsecured	NA	421.00	169.58	169.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,044.00	6,428.81	6,428.81	6,428.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,355.00	7,550.50	7,550.50	7,550.50	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,740.00	3,994.00	3,994.00	3,994.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,482.00	1,607.91	1,607.91	1,607.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,794.00	4,186.90	4,186.90	4,186.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,323.00	3,554.63	3,554.63	3,554.63	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,289.00	1,424.98	1,424.98	1,424.98	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	702.00	734.70	734.70	734.70	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,703.00	1,937.13	1,937.13	1,937.13	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,003.00	2,255.21	2,255.21	2,255.21	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,160.00	3,512.44	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	177.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	209.33	209.33	209.33	0.00
TD BANK USA NA	Unsecured	2,566.00	6,030.08	6,030.08	6,030.08	0.00
TD BANK USA NA	Unsecured	2,793.00	3,091.54	3,091.54	3,091.54	0.00
UNITED STATES TREASURY (IRS)	Priority	4,000.00	3,998.00	3,998.00	3,998.00	0.00
VISA DEPT STORE NATIONAL BANK	Unsecured	2,311.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,998.00	\$3,998.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,998.00</b>	<b>\$3,998.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$77,280.38</b>	<b>\$77,280.38</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,547.32</u>
Disbursements to Creditors	<u>\$81,278.38</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$92,825.70</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.